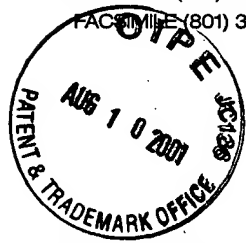


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PATENT APPLICATION
Docket No. 14689.1

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:	Brian E. Peterson, et al.)
)
Serial No.:	09/118,668) Art Unit
) 2166
Filed:	July 17, 1998)
)
Confirmation No.:	9284)
)
For:	ELECTRONIC CREATION, SUBMISSION, ADJUDICATION, AND PAYMENT OF HEALTH INSURANCE CLAIMS)
)
Examiner:	Sam Rimell)
)
Issue Batch No.:	J21)

TRANSMITTAL OF ISSUE FEE PAYMENT AND COMMENTS ON EXAMINER'S STATEMENT OF REASONS FOR ALLOWANCE

Box: ISSUE FEE
Assistant Commissioner of Patents
Washington, D.C. 20231

Sir:

The enclosed Notice of Allowance and Issue Fee due is submitted herewith pursuant to 37 C.F.R. § 1.67 and M.P.E.P 603.01 for filing in the matter of the United States patent application as hereinabove identified. Enclosed is Form PTO-2038 for \$650.00 for payment of the issue fee.

The Commissioner is hereby authorized to credit any overpayment or charge any additional fees to Deposit Account No. 23-3178 of the undersigned. Triplicate copies of this sheet are enclosed.

Please address all future correspondence in connection with the above-identified patent application to the attention of the undersigned.

Comments on Statement of Reasons for Allowance

Applicants respectfully submit that the claimed invention as set forth in each of the independent claims and the dependent claims must be read as a whole, and not as a single feature or subcombination of features which represent less than the entirety of the claimed invention as a whole. While a particular feature or subcombination of features referred to by the Examiner in the Statement of Reasons for Allowance may represent a basis for distinguishing the claimed invention over the prior art, Applicants further submit that this may not necessarily be the *sole* ground for distinguishing the claimed invention over the prior art of record. Accordingly, the Examiner's statement should, in Applicants' view, not be read as constituting or meaning that the invention can or should be reduced to a single "feature" of the invention or to a subcombination of features that is less than the entire invention claimed as a whole, nor that the single feature referenced by the Examiner or subcombination of features referenced by the Examiner in the Statement of Reasons for Allowance is the only or sole grounds for distinguishing the invention over the prior art of record.

Dated this 9th day of August, 2001.

Respectfully submitted,

R. Burns Israelsen

R. BURNS ISRAELSEN

Attorney for Applicant

Registration No. 42,685



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